

Stephen Girard House
Mt. Holly, Burlington County, New Jersey

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PHOTOGRAPHS
WRITTEN HISTORICAL AND DESCRIPTIVE DATA
District of New Jersey

Historic American Buildings Survey
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133 Central Avenue, Rahway, New Jersey

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Stephen Girard House
Mt. Holly, Burlington County, New Jersey

Owner: Mrs. Charles Roger

Date of Erection: Before 1799

Architect:

Builder: Probably Isaac Haxelhurst and William Calvert

Present Condition: Fair

Number of Stories: Two

Materials of Construction: Foundation - stone

Exterior walls - frame construction, siding

Interior walls - plaster

Inside brick chimneys

Roof - pitch

Historical Data:

Stephen Girard was born in 1750 at Bordeaux, France. His father Pierre Girard had served with distinction in the royal navy and was captain of the port. At fourteen Stephen went to sea as a cabin-boy. In 1773 he was licensed to act as captain, master, or pilot. His first independent voyage was made in 1774; he incurred considerable debt on his venture. Finally he arrived in New York where he got employment from the shipping firm of Thomas Randall and Son. By careful saving, he managed to obtain half ownership in a vessel. In 1776 coming back

from the West Indies, he landed at Philadelphia to avoid the risk of capture by the British and then decided because of the risk to abandon commerce for merchandising.

He married in 1777 Mary Lum, the daughter of a Philadelphia shipbuilder. Shortly after marriage, Stephen and his wife moved to Mt. Holly where he purchased this house and five acres from Isaac Haxelhurst and William Calvert. The purchase is recorded in the Secretary of State's Office at Trenton as of January 4, 1779. He is supposed to have bought the house then partially built for five hundred dollars. Here he and his wife sold gewgaws and sweetmeats.

Mt. Holly was an outpost of the British during their occupancy of Philadelphia. It was a town of about four thousand inhabitants and two hundred houses. It was here that the Royal Prince, who was later to become William IV, was stationed.

The Girards prospered during the occupation of the British. There seems to be some question as to whether Polly was attractive or not, but she seems to have had a great deal of attraction for the British officers stationed at Mt. Holly. Apparently, the family life was not too smooth, and this may have been one of the reasons why Girard left Mt. Holly for Philadelphia after the British had evacuated that city.

He returned to Philadelphia and took the oath of allegiance to the Commonwealth of Pennsylvania. He went back into the shipping business and at one time or another was the owner of eighteen vessels, no more than six at one time. He was interested in real estate, insurance, and banking. When the charter of the first United States Bank was refused renewal, Girard bought the bank and started the Bank of Stephen Girard with an initial capital of one million two hundred thousand dollars. Girard along with other men like John Jacob Astor was instrumental in averting a financial crisis in 1812.

When the stock of the United States Bank was offered for sale there was a lack of confidence, Girard bought the whole stock - three million dollars. However, he was not satisfied with the management of the bank and gradually sold out returning to his own private banking business.

During 1793 Girard and another Philadelphian volunteered to take charge of the fever hospital; Girard had charge of the interior of the hospital. Later on in his career he bought a farm in South Philadelphia and as he became older he became more interested in agricultural pursuits. He contracted pneumonia in 1831 and died. He was buried first in the Holy Trinity Parish Cemetery and later the body was moved to the main building of Girard College.

Girard's will was made in 1826. He left one hundred forty-seven thousand dollars to relatives and different charities, three hundred thousand dollars to the Commonwealth of Pennsylvania for internal improvements, five hundred thousand dollars to the City of Philadelphia, and the rest, over six million, in trust to the City to educate poor white orphan boys.

The property in Mt. Holly was sold by Girard in 1790 to Hyacinthe Agnel. There are several transfers between this sale and the one which put the property into the possession of William Roger, Jr. in 1812. According to tradition, it was Roger who completed the east end of the house which was still unfinished when he got it.

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Court records of Burlington County
searched by F. A. Eckhart, Burlington
County Survey Historian, and information
secured by him from Mrs. Brown



Supervising Historian

Approved:



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